

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PHILIP J. COOK

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-21307

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/06/2016 and confirmed on 5/13/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		135,357.38
Less Refunds to Debtor	265.54	
TOTAL AMOUNT OF PLAN FUND		135,091.84

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,400.00	
Trustee Fee	6,361.26	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,761.26

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC	0.00	84,437.39	0.00	84,437.39
	Acct: 5166				
	PENNYMAC LOAN SERVICES LLC	1,489.07	1,489.07	0.00	1,489.07
	Acct: 5166				
	ALLEGENT COMMUNITY FCU	7,842.77	7,842.77	646.64	8,489.41
	Acct: 4401				
	WELLS FARGO BANK NA D/B/A WELLS FA	8,574.67	8,574.67	1,208.62	9,783.29
	Acct: 6170				
					104,199.16

Priority					
	LAUREN M LAMB ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PHILIP J. COOK	0.00	0.00	0.00	0.00
	Acct:				
	PHILIP J. COOK	265.54	265.54	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	1,000.00	1,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX0-20				
	*** NONE ***				

Unsecured					
	ECMC(*)	28,072.59	7,913.13	0.00	7,913.13
	Acct: 9928				
	AMERICAN EXPRESS BANK FSB	6,568.73	1,851.60	0.00	1,851.60
	Acct: 1001				
	BANK OF AMERICA NA**	10,311.77	2,906.69	0.00	2,906.69
	Acct: 6462				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 2017				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 7760				
	KOHL'S++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7111				
	MERRICK BANK	6,704.95	1,890.00	0.00	1,890.00
	Acct: 0822				
	PNC BANK NA	18,146.14	5,115.06	0.00	5,115.06
	Acct: 2848				
	MIDLAND FUNDING LLC	1,613.91	454.94	0.00	454.94
	Acct: 5137				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 9995				
	ST CLAIR HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 3864				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					20,131.42
TOTAL PAID TO CREDITORS					124,330.58

TOTAL CLAIMED
PRIORITY 0.00
SECURED 17,906.51
UNSECURED 71,418.09

Date: 05/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

PHILIP J. COOK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-21307

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Philip J. Cook
Debtor

Case No. 16-21307-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 26, 2021

User: dbas
Form ID: pdf900

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:

Recip ID	Recipient Name and Address
db	+ Philip J. Cook, 5576 Glen Hill Drive, Bethel Park, PA 15102-3326
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14208802	+ AES/PHEAA, 1200 N 7th Street, Harrisburg, PA 17102-1419
14232348	AMERICAN EXPRESS BANK, FSB, C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14208803	+ Allegent Community Federal Credit Union, 1001 Liberty Avenue, Suite 100, Pittsburgh, PA 15222-3715
14208804	+ American Express, P.O. Box 1270, Newark, NJ 07101-1270
14208805	Bank of America, P.O. Box 5982238, El Paso, TX 79999
14253635	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14419821	+ ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14242202	+ Nationwide, PO Box 23356, Pittsburgh, PA 15222-6356
14208809	+ Nationwide Bank, PO Box 31027, Tampa, FL 33631-3027
14271470	+ PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, MOORPARK, CA 93021-2602
14219409	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14208810	+ PennyMac, PO Box 660929, Dallas, TX 75266-0929
14208813	+ Slate Visa from Chase, PO Box 15153, Wilmington, DE 19886-5153
14233736	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14208807	Email/PDF: ais.chase.ebn@americaninfosource.com	May 27 2021 01:40:18	Chase Rewards Club, P.O. Box 15298, Wilmington, DE 19850-5298
14208806	Email/PDF: ais.chase.ebn@americaninfosource.com	May 27 2021 01:36:25	Chase Card, P.O. Box 15153, Wilmington, DE 19886-5153
14208808	+ Email/Text: PBNCNotifications@peritussservices.com	May 27 2021 02:34:00	Kohls Payment Center, P.O Box 2983, Milwaukee, WI 53201-2983
14248163	+ Email/Text: bankruptcydpt@mcmcg.com	May 27 2021 02:37:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14964576	Email/PDF: MerrickBKNotifications@Resurgent.com	May 27 2021 01:38:12	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14269228	Email/Text: Bankruptcy.Notices@pnc.com	May 27 2021 02:35:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570
14208811	Email/Text: Bankruptcy.Notices@pnc.com	May 27 2021 02:35:00	PNC Bank, P.O. Box 856177, Louisville, KY 40285
14208812	+ Email/PDF: gecsed@recoverycorp.com	May 27 2021 01:38:18	Sams Club Discover, P.O. Box 960013, Orlando, FL 32896-0013
14208814	Email/Text: PFS.Analyst@stclair.org	May 27 2021 02:38:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899

District/off: 0315-2

User: dbas

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Date Rcvd: May 26, 2021

Form ID: pdf900

Total Noticed: 25

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennymac Loan Services, LLC
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14208815	##+	Wells Fargo, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pennymac Loan Services LLC bnicholas@kmlawgroup.com
Chrisovalanate P. Fliakos	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com
Lauren M. Lamb	on behalf of Debtor Philip J. Cook julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor Pennymac Loan Services LLC mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Pennymac Loan Services LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com

TOTAL: 10